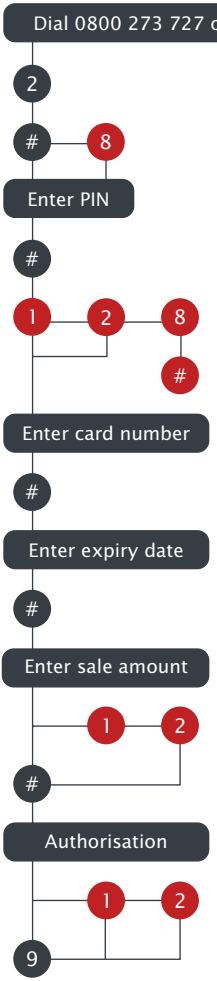
Westpac

Merchant Operating Guide

Using your merchant credit card facility

Quick guide

Your quick guide to authorisation by phone



Press 2 for credit card authorisation.

Optional – Press 8 for authorisation to be faxed back to you.

Enter your PIN number (this is the last five digits of your merchant number) followed by the # key. The first time you call – enter your 14 digit merchant number followed by the # key.

Enter the number for the type of transaction you wish to make.
1 = retail authorisation
2 = card not present (telephone or mail under sales)
8 = suspicious card – you will be transferred to a customer services representative.

Enter the card number followed by the # key.

Enter the card expiry date MMYY followed by the # key.

Enter the dollar sale amount followed by the # key.

Optional – replay sale amount by pressing 1.
Optional – replay full details by pressing 2.

Approval response code and authorisation number will follow (please record this information on either the sales voucher or order pad).

Optional – replay authorisation number by pressing 1.
Optional – press 2 for next transaction.

Press 9 to end the call or simply hang up.

9 Press 9 to end call, which you can do at any stage.

* If, at any stage, you would like to speak to a customer services representative press the * key.

Westpac New Zealand Limited

Your quick guide to

Suspicious transactions

If you have any concerns that a transaction, a card, or cardholder may be suspicious call:

- Auckland free dialling area 0-9-355 1900 or 0800 273 727 if you're outside Auckland
- Fax 0-9-309 2869
- Press 2 for credit card authorisation
- Press the # key
- Enter your full 14 digit merchant number or your PIN number
- Press the # key
- Press 8 for suspicious card. You will be transferred to a customer services representative. **Advise us that this is a "Code 10" call.** We will let you know the correct procedures to follow.

Merchant help desk

For all your enquiries

- Auckland free dialling area 0-9-914 6709
- All other areas Merchant Assist 0800 888 066.

Stationery

- All areas 0800 109 937
- You can order between 6.00am and midnight
- Please refer to page 29 for full stationery list.

You can enter your merchant details here

- Trading name .....
- Floor limit .....
- Merchant number .....

Credit Card Merchant Services

Authorisations	▪ **0800 273 727** (24 hours, 7 days) Auckland Merchants 0-9-355 1900	Stationery	▪ **0800 109 937** Ordering – 6am – midnight Help desk – 8am – 5pm
Merchant Assist	▪ **0800 888 066** (24 hours, 7 days) Auckland Merchants 0-9-914 6709	EFTPOS terminal faults	▪ **0800 555 540**

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Definitions

Authorisation means an authorisation from Westpac to you for a manual card sales transaction to proceed.

Authorised floor limit means the value which Westpac has most recently advised you is the maximum value of a manual card sales transaction which can be completed by you without an authorisation.

Bankcard means Bankcard Association of Australia.

Card sales transaction means a transaction where a Visa Card, a MasterCard Card or a Bankcard Card is used to pay you for goods and/or services on credit.

Credit voucher means a voucher generated by you as a refund for goods and/or services purchased from you by a cardholder and paid for via a card sales transaction.

Electronic card sales transaction means a card sales transaction which is effected through a terminal or some other electronic means which Westpac has, at any time, approved for the purposes of this definition.

EFTPOS means electronic funds transfer at point of sale.

Manual card sales transaction means a card sales transaction which is not effected through a terminal or online payment gateway.

MasterCard means MasterCard International Inc, any of its successors or assigns, and any of its related companies or related bodies corporate.

Sales voucher means a voucher which is completed by you:

- In respect of a manual card sales transaction and
- On stationery supplied, or approved, by Westpac for the purpose of recording manual card sales transactions.

Terminal means a device which:

- Facilitates the payment of goods and/or services by the electronic transfer of funds between the bank accounts of the buyer and seller at the time at which the goods and/or services are sold; and
- Is approved by Westpac as a "Terminal" for the purposes of this Agreement, or
- Any other device which is approved by Westpac as a "Terminal" for the purposes of this Agreement.

Transaction record means the record of a Card transaction, a copy of which is kept by you and a copy given to the Cardholder, recording the details of the transaction and includes a Sales Voucher.

Visa means Visa International Inc, any of its successors or assigns, and any of its related companies or related bodies corporate.

Introduction

Your guide to Using your merchant credit card facility

This operating guide, together with both the rates set out in the merchant services charge schedule and the merchant credit card facility agreement, form our agreement in respect of your merchant credit card facility.

The acceptance of all Visa/MasterCard/Bankcard credit cards is covered in your merchant agreement and this guide. All three card types are processed by us in the same manner.

Debit card transactions using EFTPOS are covered by your Paymark agreement and your EFTPOS terminal users' manual.

What is the purpose of this guide?

This guide forms part of your merchant agreement and should be read in conjunction with your agreement. The obligations implied in this guide should be understood because any breach of these obligations (or any other part of this guide) means that there is a breach of the merchant agreement.

Quick guide

The first two pages explain the more common things you'll need to know.

Security of information

Please do not allow any unauthorised access to your EFTPOS terminal or your zip-zap machine. If you have any concerns please refer to our suspicious transactions section on page 32 of this booklet.

We will also visit you from time to time and will, if required, check to see that your equipment is operating properly and try to answer any questions you may have on credit card procedures.

We will always carry identification to confirm that we are a representative of Westpac.

If for any reason you are suspicious of someone claiming to be from Westpac or any other credit card organisation please phone Merchant Assist straight away on 0800 888 066.

Card acceptance

Visa cards. What to look for?

The following security characteristics are common to all Visa cards:

Visa cards can differ in design but all should feature the blue, white and gold Visa brand mark and a hologram featuring the Visa dove on the right hand side on the front of each card.

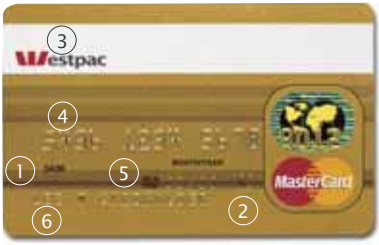
1. A four digit number printed above or below and matching the first four digits of the embossed card number
2. A unique 'V' embossed security character symbol to the right of the expiry date
3. The last 3 or 4 digits of the card number embossed on the hologram
4. Bank identification
5. Card number – 16 or 19 digits
6. Valid expiry date
7. Cardholder's name
8. Cardholder's signature panel
9. A printed card number and a three digit voice authorisation number positioned on the signature panel on the back of the card.

MasterCard cards. What to look for?

The following security characteristics are common to all MasterCard cards:

MasterCard cards can differ in design but all should feature an identification area consisting of the red and yellow MasterCard brand mark and unique MasterCard global hologram on the front of each card.

1. A four digit number printed above or below and matching the first four digits of the embossed card number
2. A unique 'M' embossed security character symbol to the right of the expiry date
3. Bank identification
4. Card number – 16 or 19 digits
5. Valid expiry date
6. Cardholder's name
7. Cardholder's signature panel
8. The last four digits of the card number, and a three digit voice authorisation number positioned on the signature panel on the back of the card



You must accept all cards

1 If you display the Visa/MasterCard/Bankcard logos you must accept all Visa/MasterCard/Bankcard cards given to you as a method of payment

2 You are not obligated to accept for payment a Visa/MasterCard/Bankcard card which a cardholder requests you to charge when the cardholder is not present with the card and/or you are not authorised by Westpac to accept card not present transactions.

Authorisation

Manual authorisation of your customer's purchases

Authorisation for manual sales is provided by an Interactive Voice Response (IVR) system.

Please follow "authorisation by phone" on page 1 of this guide for instructions on how to use the IVR system. There is a "quick guide" at the front of this booklet. You may want to keep this handy to your phone.

If authorisation is declined, the transaction must not proceed.

Note: This section does not apply to transactions processed electronically through EFTPOS unless the system is unavailable.

Authorisations

You must obtain an authorisation for a manual card sales transaction if:

- The manual card sales transaction is in excess of the authorised floor limit
- The relevant cardholder does not present the relevant card to you
- The signature panel on the relevant card is blank
- A sales voucher cannot be imprinted with the relevant card
- You are suspicious of the manual card sales transaction and/or the relevant cardholder; or
- The account number of the relevant card is listed on a restricted card list issued by Visa, MasterCard and/or Bankcard.

and in any other circumstances which Westpac advises you.

You must not accept payment for goods or services via two or more card sales transactions so as to avoid obtaining an authorisation.

If you are required to obtain an authorisation, you must use your best efforts, by reasonable and peaceful means, to retain the relevant card while you try to obtain the authorisation.

Obtaining an authorisation by itself is not a guarantee of payment.

Obligation to detect forgery

You must use reasonable care to detect forged or unauthorised signatures and fraudulent use of PINs or cards. As a minimum, you must:

- Check the validity and expiry dates of a card
- Check that the account number of a card is not listed on a restricted card list issued by Visa, MasterCard and/or Bankcard
- Compare the first four digits of the embossed card number, to the number that appears directly below it.
- Compare the card number, or the four-digit truncated account number indent printed on the signature panel on the reverse of the card to ensure that it matches the card number or the last four digits of the embossed account number on the face of the card
- Compare the signature on any sales voucher or transaction record with the signature on the cardholder's card; and
- If the card has a photograph of the cardholder, compare the photograph and the person presenting the card to confirm that they are the same person.

No minimum transaction amounts

You must not require a minimum amount for any transaction.

No charges or fees

You must not, directly or indirectly:

- Charge a fee when you receive payment for goods and/or services via a card sales transaction if you would not have charged that fee had you received payment in any other manner, or
- Charge a fee which is associated with the use of a card,

and you must not display a sign which states, or otherwise advertise, that you will do so.

Merchant not to provide cash advances

You must not:

- Charge any amount, or allow any amount to be charged, to a card in exchange for advancing cash to the cardholder; and
- Increase the amount for which a sales voucher or a transaction record is generated in exchange for advancing cash to a cardholder.

Card sales transactions not to provide refinancing

You must not complete a card sales transaction in order to receive payment for an existing financial obligation which a cardholder has to you, or in order to assist a cardholder in refinancing his or her debts. For example, you cannot complete a card sales transaction in substitution for a personal cheque which was given to you by a cardholder and dishonoured.

Cards not to have expired or be broken

You must not complete a cards sales transaction if:

- The day the card sales transaction is made is outside the expiry date embossed on the card
- The card has been broken into two or more pieces.

How do you get an authorisation?

Take your sales voucher to the phone then follow these simple steps. The system will talk you through the steps needed:

- Phone for authorisation on 0800 273 727 or 0-9-355 1900
- Press 2, followed by the # key – for credit card authorisation
- Optional – Press 8 followed by the # key. The authorisation will then be faxed back to you
- Enter your PIN number followed by the # key (this is the last 5 digits of your merchant number). (The first time you call – enter your 14 digit merchant number followed by the # key)
- Enter the number for the type of transaction you wish to make
  - 1 followed by the # key – for retail transactions
  - 2 followed by the # key – for card not present (i.e. mail/telephone order sales)
  - 8 followed by the # key for suspicious card, you will be transferred to a customer services representative
- Enter the card number, followed by the # key
- Enter the card expiry date (mm/yy) followed by the # key
- Enter the sale amount followed by the # key
- Optional:
  - Replay sale amount by pressing 1
  - Replay full details by pressing 2.
- Your approval response code and authorisation number will follow:
  - Please record this information on either the sales voucher or for mail/telephone order merchants, on the mail order transaction schedule.

You can fax your authorisations

If you do multiple sale mail/telephone orders you are able to fax for your authorisations. Please fax your mail/telephone order schedule to 0-9-309 2869. There is a 24 hour turnaround for this facility.

Recover cards

You must also use your best efforts, by reasonable and peaceful means, to recover a card:

- Where the four-digit, truncated, account number which is indent printed on the signature panel of the card does not match the last four digits of the embossed account number on the front of the card, or
- If it is a MasterCard card without the MasterCard hologram or a Visa card without the Visa hologram, or
- If Westpac requests that you do.

If you recover a Card, you must notify Westpac and ask for further instructions.

Authorisation by EFTPOS

Authorisation is automatically obtained through the EFTPOS system whenever a transaction is processed by you. The message display indicating "ACCEPTED" is confirmation of authorisation. Please refer to your terminal suppliers guide for assistance.

Obtaining an authorisation by itself is not a guarantee of payment.

EFTPOS definitions

The following terms come up from time to time on your EFTPOS terminal screen. Included is an explanation of what they mean and instructions on what you should do if a particular message appears.

Please note: Do not use a manual voucher for transactions marked * unless instructed by Paymark or you obtain authorisation for the recognised card types.

Term	What this means	What you should do
Accepted	The transaction has been accepted and the merchant will receive payment from the bank.	Nothing – everything ok.
Account error *	The customer has selected an incorrect account. Please try again.	Ask the customer to reselect a correct account.
Cannot complete issuer failure *	The transaction cannot be completed.	Ask the customer to contact their bank or the institution which issued the card.
Card error refer *	The customer will need to contact their bank or the institution which issued the card.	Ask the customer to contact their bank.
Card expired	The card has expired.	Refer the customer to their bank or institution which issued the card.
Card number error *	The card number is not recognised by the system – often this is a problem with the encoded information on the magnetic strip on the card.	The customer should contact their bank and off-line vouchers must not be used.
Card type error *	The terminal has not been set up to accept this type of card.	Contact your bank to see if this can be arranged.
Code 10	Suspicious card.	Refer to suspicious card procedures on page 2 or page 32.

Term	What this means	What you should do
Comms error	This is a problem with the telecommunication link between the EFTPOS terminal and Paymark.	Check all telephone connections – contact your bank and the Paymark help desk. If the problem continues, manual off- line vouchers may be used.
Declined *	The transaction has been declined. This is not necessarily a lack of funds or available credit in the bank account. There are various reasons for this response including insufficient funds, a stop on the account, the type of transaction attempted is not supported, or invalid information has been entered.	Have the customer pay by other means and refer them to their bank for further information.
Format error		Phone the Paymark help desk on 0800 800 996.
Incorrect PIN	An incorrect PIN number has been entered.	Ask the customer to try their PIN again.
Invalid amount	An incorrect amount has been entered.	Re-enter the amount of the sale.
Invalid card	The card is not recognised as a valid card which is accepted by EFTPOS.	Ask the customer to contact their bank.
Invalid merchant	The terminal has an incorrect merchant number programmed.	Contact your terminal supplier.
Invalid transaction	A transaction which is not permitted has been attempted (eg. cash out transaction on a credit card).	Contact your bank or merchant help desk for advice.
Over system limit	The amount of the transaction exceeds the limit set for the system.	
Phone for authorisation	Call authorisations to obtain an authorisation number.	Process the transaction on your zip-zap, using a credit card voucher.
Phone help desk		Contact the Paymark help desk on 0800 800 996.

Term	What this means	What you should do
PIN try excess	The customer has entered an incorrect PIN number three times. The card will not be useable until the next day.	Have the customer pay by other means and refer them to their bank for further information.
Power failure	A break in the power supply has occurred.	Please check the cables before attempting a transaction. If the fault persists contact the Paymark help desk on 0800 800 996.
Processing error	The terminal is unable to process the transaction.	Contact the Paymark help desk on 0800 800 996.
Ready to settle	The terminal is ready to be settled and you are able to close your days trading if you wish to.	Everything ok.
Re-enter trans	The transaction cannot be authenticated.	Perform a log on and try the transaction again.
Refer issuer	The customer will need to contact the institution that issued the card to investigate the problem.	Ask the customer to contact their bank.
Response error/ unauthorised response	The information contained in the PIN pad does not match that at Paymark.	Contact the Paymark help desk on 0800 800 996.
Signature required	A customer signature is required.	When the customer has signed, please check the signature against the one on the card.
Super card error/ merchant card error	The terminal does not recognise the supervisor card that has been swiped.	Contact the Paymark help desk on 0800 800 996.
Super PIN error/ merchant PIN error	An incorrect merchant PIN has been entered by the operator.	Contact the Paymark help desk on 0800 800 996.
Systems fault	A fault somewhere in the system will not allow the transaction to be processed.	Please use an off-line voucher to existing rules.
Time out error	The transaction was not completed within the programmed time period. Attempt the transaction again.	If the message reappears contact the Paymark help desk on 0800 800 996.

Term	What this means	What you should do
Trans unavailable	The transaction you are attempting is temporarily unavailable.	Contact the Paymark help desk on 0800 800 996.
Trans complete	The settlement transaction has been successfully completed.	Everything ok.
Unable to process/ cannot process	The terminal is unable to process the transaction. The condition may be caused by a number of problems.	Contact the Paymark help desk on 0800 800 996.

Sales completed manually (by zip-zap)

Sales procedures

These are the key steps involved in sales using the zip-zap machine:

- Place the card face up in the zip-zap
- Place a sales voucher, face up, in the zip-zap over the card
- Make the imprint by firmly moving the handle completely across the sales voucher and then return it to the original position
- Ensure that all details are clearly imprinted on all copies. If the zip-zap machine is faulty, hand print all card details on the sales voucher
- Check the expiry date on the card to ensure that the card is valid. Cards are valid from the first day of the month up to and including the last day of the month shown on the face of the card. Circle the date after checking validity
- Fill in the date, a brief description of the goods or services, the amount of the sale, and initial the voucher. All transactions are in New Zealand currency
- Ask the customer to sign the sales voucher
- Compare the signature on the sales voucher with the signature on the card
- If the signatures do not agree, or if you are suspicious, phone for authorisation via the IVR and follow the suspicious card procedures (refer quick guide page 2)
- If the card has not been signed, telephone for authorisation following the procedure of the IVR and record the authorisation number. If the transaction is authorised, ask the cardholder for additional identification and request that the card be signed
- If the authorisation is declined do not complete the sale
- If the sale is over your authorised floor limit please phone 0800 273 727 for an authorisation
- Write the authorisation number in the space provided
- Hand appropriate copy of sales voucher and card to cardholder.

Additional points to note:

- Retain bank copy for banking
- Retain merchant copy of summary and sales voucher for a minimum of 18 months
- Cash advances are not permitted and may be charged back to your account.

Merchant required to use approved stationery

You must only use sales vouchers and credit vouchers which we have approved, and zip-zaps provided or approved by us.

Merchant required to use zip-zap

You must use a zip-zap in a manual card sales transaction. If the zip-zap is not working you must record your identification details, the cardholder's identification details, and the card's issuer, number and validity dates on the sales voucher.

Merchant not to receive payments in respect of cards

You must not receive any payment from any person (other than Westpac) for an amount which has been charged to a card.

Sales vouchers to be for total amounts

Each sales voucher must record the total amount payable to you for each good and/or service covered by the sales voucher, except:

- If the balance of the amount payable to you for a good or service is paid to you, either in cash or by a cheque which is not post-dated, at the time the sales voucher is completed or
- If:
  - The good is to be delivered, or service is to be performed, at a later date
  - The sales voucher is payment of a deposit in respect of the good or service
  - A second sales voucher is completed for the balance of the amount payable to you at the time the good is delivered or service is performed.

Authorisation is required for both sales vouchers if either of the sales vouchers, or the total amount recorded on both sales vouchers, exceeds the authorised floor limit.

If an authorisation is required before a sales voucher can be generated, the merchant must obtain that authorisation on the date on which the sales voucher is generated and the merchant must write the word "deposit" or "balance" on the sales voucher, as appropriate. The merchant must not deliver to the bank a sales voucher for the amount of the balance before delivery of the goods or services.

Merchant to offer cardholder a transaction record or sales voucher

You must offer the cardholder, at the time of a card sales transaction (except for a card sales transaction completed by mail, internet or telephone), a copy of the relevant transaction record or sales voucher, as the case may be.

In the case of mail, telephone or internet orders, the Merchant must give the cardholder the sales voucher as soon as reasonably possible after the cardholder requests it. You must also write 'MO' for mail order, or 'TO' for telephone order, on the sales voucher before presenting it to the bank.

Information recorded on a transaction record or sales voucher

The information recorded on a transaction record or sales voucher must include:

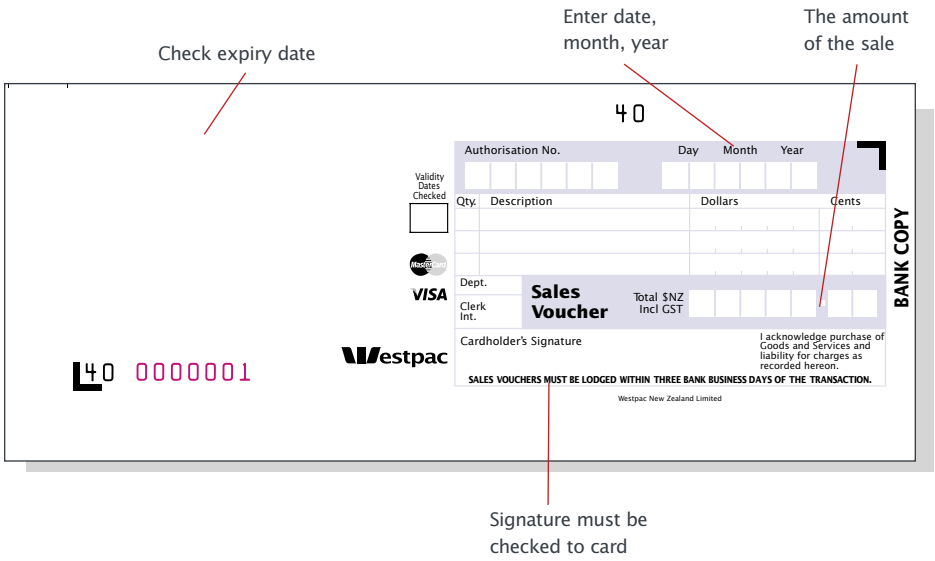
- The amount and currency of the sale
- The date and time of the sale
- A description of the goods and/or services sold
- Details of the card number and expiry date, the cardholder identification details, details of the zip-zap and the merchant's identification details and
- The authorisation number (if an authorisation is required).

Validity of sales vouchers

A sales voucher is not valid if:

- The sale it records is illegal
- The signature on the sale voucher is forged or unauthorised
- The particulars inserted in the original sales voucher do not match the particulars inserted in the copy of the sales voucher given to the cardholder
- It was generated in respect of a card sales transaction which required authorisation and you did not obtain authorisation
- The sales voucher is for an amount which is greater than the total amount which you would charge for the sale of all goods and/or services to which the sales voucher relates if payment for those goods and/or services was not made via a card sales transaction, or the price which you have charged a cardholder for any good and/or service which is included in the sales voucher is in excess of your normal price for that good and/or service
- The amount of all manual card sales transaction/s conducted by you, in respect of the relevant cardholder, at the time the sales voucher was generated, is more than the authorised floor limit, and you have not obtained an authorisation
- The sales voucher is incomplete or illegible
- The cardholder asserts that the generation of the sales voucher was unauthorised
- The relevant manual card sales transaction represents the collection or refinancing of an existing obligation owed by the cardholder to you, including (without limitation) the collection of a dishonoured cheque
- You did not actually supply the goods or services to which the sales voucher relates.

Westpac
SALES VOUCHER
GRIP TOP COPY ONLY
MasterCard
VISA
Do Not Remove This Cover Sheet Until After Imprinting
61882WP 11-06
Westpac New Zealand Limited


Check expiry date
Enter date, month, year
The amount of the sale
40
Authorisation No.
Day
Month
Year
Validity Dates Checked
Qty.
Description
Dollars
Cents
Dept.
Clerk Int.
Sales Voucher
Total $NZ Incl GST
BANK COPY
Westpac
Cardholder's Signature
I acknowledge purchase of Goods and Services and liability for charges as recorded hereon.
SALES VOUCHERS MUST BE LODGED WITHIN THREE BANK BUSINESS DAYS OF THE TRANSACTION.
Westpac New Zealand Limited
40 0000001
Signature must be checked to card

Valid electronic card sales transactions

An electronic card sales transaction is not valid if:

- It is illegal or
- It is not compliant or otherwise in breach of this agreement.

An electronic card sales transaction will only be valid if:

- You have verified the identity of the relevant cardholder by:
  - Seeing that the cardholder has entered its PIN into the terminal, and that the terminal has displayed the word 'ACCEPTED' or
  - Comparing the signature on the transaction record to the signature on the card to ensure that they are the same.
- The terminal has finished printing details of the:
  - Amount of the sale
  - Date of the sale
  - Time of the sale and
  - Terminal receipt number

  on the transaction record and
- the terminal has confirmed that the electronic card sales transaction has been accepted, through the display of the word 'ACCEPTED' on the terminal.

Where your terminal is not correctly operating, or in any other circumstances stipulated by Westpac from time to time, you may accept payment for goods and/or services by completing a manual sales voucher.

Settlement

Settlement to your merchant account for electronic processing of EFTPOS transactions is determined by the time we receive your transactions.

Manual paper transactions

- Availability of funds banked manually using your bank branch will depend on the bank's policy on cleared funds.

Electronic EFTPOS transactions

- Merchants who settle before 10.30pm usually receive cleared funds to their account on the following bank business day.
- Merchants who settle after 10.30pm usually receive cleared funds two bank business days following settlement.
- The settlement of all weekend transactions usually takes place on the following bank business day and clear funds are usually available one business day later.

Merchant Identification Card
Westpac
0003 003 005791 3
A B MERCHANT
VISA
MasterCard

Westpac
Merchant Summary
MasterCard
VISA
DO NOT REMOVE THIS COVER SHEET UNTIL AFTER PRINTING
1. Place your merchant identification card and this voucher in the zip-zap and imprint.
2. Remove and destroy this cover sheet. Make sure card details are clearly imprinted on all copies – if not, please zip-zap again on a new merchant summary.
3. Complete summary in the spaces provided.
4. Enclose in the pre-paid merchant input envelope:
▪ CREDIT copy (or debit copy if total of summary is a credit total)
▪ MERCHANT SUMMARY copy and up to 50 sales/credit vouchers or a mail/telephone order schedule.
5. Include remaining DEBIT Copy (or credit) with a deposit slip to your bank account.
6. Retain copies of all vouchers sent with this summary for 18 months.
NO PINS
NO STAPLES
GRIP TOP COPY ONLY
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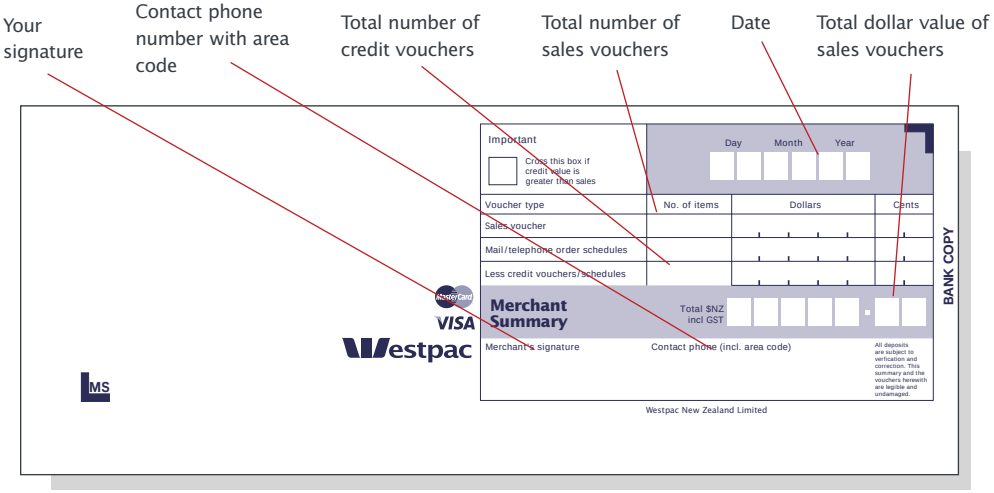
Westpac New Zealand Limited


Your signature
Contact phone number with area code
Total number of credit vouchers
Total number of sales vouchers
Date
Total dollar value of sales vouchers
Important
Cross this box if credit value is greater than sales
Day
Month
Year
Voucher type
No. of items
Dollars
Cents
Sales voucher
Mail/telephone order schedules
Less credit vouchers/schedules
Merchant Summary
Total $NZ incl GST
Merchant's signature
Contact phone (incl. area code)
All deposits are subject to verification and correction. This summary and the vouchers herewith are legible and undamaged.
BANK COPY
MasterCard
VISA
Westpac
MS
Westpac New Zealand Limited

Manual sales

How to deposit to your account

These are the easy steps to follow after authorising any manual sale. You are required to deposit sales and credit vouchers within three bank business days of the transaction.

- When preparing your deposit, separate the sales and credit vouchers (they are different colours, for your convenience). Then count the vouchers and add each group. Within each batch there should be no more than a total of 50 vouchers.
- Imprint your merchant name and number on the merchant summary by using your merchant identification card on the zip-zap. Ensure that the details are clearly imprinted on all copies.
  If your zip-zap is faulty, hand print the details.
- Complete the merchant summary using the details provided:
  - Date
  - Total number of sales vouchers
  - Total dollar value of sales vouchers
  - Total number of credit vouchers
  - Where there are only credit vouchers or where credit vouchers exceed sales for that day, enter the net total amount and circle that figure
  - Signature
  - Contact phone number with area code.
- Place in the freepost envelope:
  - The bank copy of the merchant summary
  - The bank copies of the sales vouchers and credit vouchers
  - The 'credit' copy of the summary record, where there is a net value of sales over credits
  - The 'debit' copy of the summary record, where there is a net value of credits over sales.

Please do not put cheques or cash in the freepost envelope and do not use pins or staples.

- Seal the freepost envelope.
- The merchant copies of the merchant summary, sales and credit vouchers are for your own records.
- Record the debit/credit along with any cheques and cash and deposit to your bank.
- Please post the envelope. Any envelopes misplaced will be the responsibility of the merchant. If an envelope is not received within four business days of the debit being received by Westpac, then the amount of the envelope will be returned to the merchant's bank account. You can also use the drop-box facility at any Westpac branch.

Keep these copies for a minimum of 18 months. (See records on page 35)
Photocopies or merchant copies of sales/ credit vouchers and merchant summaries cannot be processed.
If originals are lost please call Merchant Assist on 0800 888 066.

Off-line debit card processing

Please refer to your Paymark agreement

Your initial stationery kit contains a packet of "off-line" vouchers.

Refer to merchant stationery section on page 29. Only use an off line voucher when your EFTPOS machine is not working.

Note:

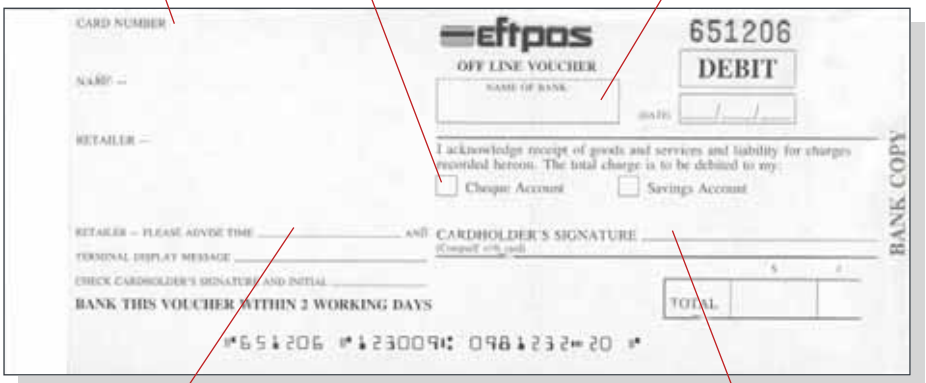
Failure to comply with the following rules for using an off-line voucher may result in a chargeback:

- Off-line vouchers can only be used for purchases up to the value of $300
- Off-line vouchers are not to be used to provide cash to the customer
- Off-line vouchers are not to be used for any other reason other than set out in this document.

a/c number imprinted by zip-zap

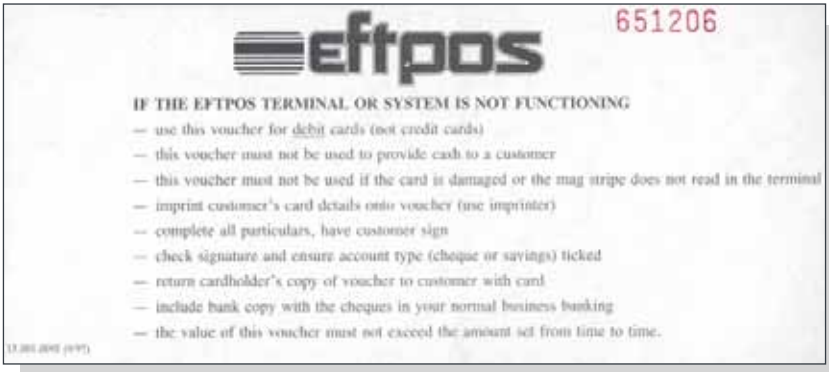
Tick a/c

Name of bank should be on card



Write in time and reason voucher used

Signature must be checked to card


eftpos
651206
IF THE EFTPOS TERMINAL OR SYSTEM IS NOT FUNCTIONING
– use this voucher for debit cards (not credit cards)
– this voucher must not be used to provide cash to a customer
– this voucher must not be used if the card is damaged or the mag stripe does not read in the terminal
– imprint customer's card details onto voucher (use imprinter)
– complete all particulars, have customer sign
– check signature and ensure account type (cheque or savings) ticked
– return cardholder's copy of voucher to customer with card
– include bank copy with the cheques in your normal business banking
– the value of this voucher must not exceed the amount set from time to time.

Mail and Telephone

Mail and/or Telephone orders

This section refers to the manual processing of mail and/or telephone orders.

For electronic processing please refer to our section on page 28 of this booklet.

Remember: You cannot process a credit card payment by mail or telephone without the prior written authority of Westpac Card Services.

Note: Mail and/or telephone orders are not guaranteed even with authorisation. Transactions may be charged back to you, if your customer is not the bonafide cardholder or the cardholder disputes the transaction or you are not authorised to accept mail and/or telephone orders.

Floor limits: Authorisation must be obtained for all transactions as the floor limit is zero.

The following statement must be included where applicable on invoices, statements, premium notices, catalogue leaflets or advertisements etc, offering mail order business.

Responses from your customers must be enclosed in an envelope to ensure that the card details are not visible.

The order form which is to be returned to you by your customer, must include the following information:

Merchant name and address
Description of goods or services, such as:

- 1 travelling bag
- Six monthly premium
- 12 months magazine subscription.

Amount of purchase $ .....

The cardholder details as follows:
Please debit my Visa/MasterCard/Bankcard number

.....

Name (block letters)

.....

Signature .....

Expiry date .....

Westpac

MasterCard VISA

MAIL ORDER / TELEPHONE ORDER TRANSACTION SCHEDULE
USE FOR MASTERCARD AND VISA CARDS

SALES

19 Microfilm reference number

1 Tran Code: MS

Merchant No. 4: 000 8: 00

11

26: S

Number of Items 28

Total Amount 31

DATE / /

Merchant Trading Name _____

CONTACT NAME _____

CONTACT PHONE ( ) _____

MERCHANT SIGNATURE _____

Signed mail order instructions are held in respect of the undermentioned transactions and will be furnished on request or valid telephone order instructions have been obtained.

	Cardholder Name	Expiry Date	Tran Code	Start Here (1) Cardholder Number (4)	Authorisation Number (21)	Amount $ c (27)
1			0006			
2			0006			
3			0006			
4			0006			
5			0006			
6			0006			
7			0006			
8			0006			
9			0006			
10			0006			

Maximum of five (5) mail/telephone order sheets per merchant summary & input envelope.
REMEMBER: "AUTHORISATION" does not constitute a guarantee of payment. (Refer Merchant Operating Guide)

Please retain Merchant Copy for 18 months

TOTAL

61946WT 11-06

Depositing Mail/Telephone order procedures

Before depositing the top section of the mail/telephone order transaction schedule, make sure the Bank copy is completed with these details: your trading name; signature; date; merchant number; number of items; and total amount.

The bank copy of the schedule is then folded and placed inside a merchant freepost envelope bag together with any individual mail order credit vouchers.

A normal merchant summary is to be embossed through the zip-zap with the merchant identification plastic card and the total amount showing on the mail/telephone order transaction schedule recorded in the appropriate space.

Any credit vouchers issued for return goods are to be deducted from this amount, and the net total inserted. The bank copy of the merchant summary is to be placed in the merchant freepost envelope. See page 22 for instructions on how to deposit to your account.

The merchant copy of the mail/telephone order transaction schedule and the merchant copy of the merchant summary are to be retained by the merchant with the coupons.

Credits

Do not list credits on the mail/telephone order transaction schedule. Should an occasion arise where you have goods returned, complete a normal credit voucher or complete a mail/telephone order credit/refund transaction and include the credit voucher(s) or schedule(s) on the normal merchant summary.

The maximum number of transactions deposited should be no more than 50 (i.e. 50 sales or 5 pages of transaction schedules).

Westpac

MasterCard VISA

19 Microfilm reference number

DATE

/ /

Merchant Trading Name _____

1 Tran Code

MS

Merchant No.

4 0 0 0 8 0 11

26 C

Number of Items 28

Total Amount 31

Merchant's Signature _____

Contact Phone _____

NOTE: A cheque for the total amount is to be lodged with this schedule if banking credit vouchers/schedules only

Item	Cardholder Name	Tran Code	Start Here ▼ Cardholder Number	Amount $ c
		1	4	27
1		0051		
2		0051		
3		0051		
4		0051		
5		0051		
6		0051		
7		0051		
8		0051		
9		0051		
10		0051		

TOTAL

61954WT 11-06 **MERCHANT TO RETAIN IN FILES FOR 18 MONTHS**

MERCHANT'S / RETAILER'S COPY

Electronic processing

This refers to the electronic processing of mail and telephone orders where the card is not present and the card number and amount are keyed into the EFTPOS machine (such as phone orders for florists).

A mail order/telephone order facility with Westpac is essential for this facility to be active on your EFTPOS terminal.

The criteria set for mail order/telephone order transactions apply. Please refer to the mail order/ telephone order section of this guide on page 24.

How do you complete a Visa, MasterCard or Bankcard Mail/Telephone order transaction schedule?

- Check that the mail order coupon received from the cardholder has all the relevant information, particularly signature and expiry date.
- Write the cardholder's details given on the coupon into the appropriate spaces on the Visa/ MasterCard/Bankcard mail order transaction schedule.
- You do not have to complete a separate sales voucher for mail and/or telephone order transactions.
- All mail/telephone order transactions must be authorised regardless of your floor limit.
- Authorisations can be obtained by phone, please refer to the authorisation section on page 6.
- Authorisation numbers will be given for each individual sale.
- Bulk authorisations:
  - Can be made by faxing your mail/telephone order transaction schedule(s) to 0-9-309 2869. There is a two hour turnaround for this facility
  - Authorisation will be faxed back to you and each transaction will have an authorisation number if it has been accepted
- Declined authorisations:
  - If an authorisation is declined, that particular transaction must **not** proceed and must be deleted immediately.

Note:

- Westpac does not accept liability for incorrect card numbers
- Care should be taken that information is correctly copied from the coupon to the schedule and that the signed coupon is retained and can be produced on request.

Stationery

Merchant stationery

You have been supplied with an initial stock of stationery. If you need to order additional supplies, please:

- Call 0800 109 937
- You will be connected to an "interactive voice response". Please follow the instructions.

Your stationery will be dispatched to your address by courier within 48 hours of your call.
Emergency supplies of stationery can be obtained by contacting your nearest Westpac branch.

- If your business is not 100% mail order/telephone order you will need to contact Merchant Assist on 0800 888 066 to order item numbers 6 & 7 from the list below.

Merchant stationery phone line

The following items are available by phoning 0800 109 937.

Press to order this item	Item description	Number of items in each pack
1	Sales vouchers	25
2	Merchant summaries	25
3	Westpac merchant freepost envelopes	25
4	Credit vouchers	25
5	Green voucher tray	single
6	Mail order schedule	1 pad (25 sheets)
7	Mail order credit/refund schedule	1 pad (25 sheets)
8	Newspaper reproduction bromide	single
9	Door sticker set	4
10	Merchant checklist sticker	single
11	Tiny 3-card sticker	single
12	Credit card merchant services sticker	single
13	Card sticker (including Amex and Diners)	single
14	Tent sign – small	single
15	Tent sign – large	single
16	EFTPOS off-line vouchers	25

Note: Please select the number of packs required – maximum number is ten.

Returns

Returns and exchanges

If you have an established refund policy then the following can be used.

If one of your customers returns goods purchased from you, please use the following procedures but please remember **not to give out cash as a refund.**

- Providing you have seen proof of purchase (e.g. the cardholder's copy of the original sales voucher), you may complete a credit voucher.
- Credit vouchers are easily distinguishable from sales vouchers by colour and format.
- Credits are only to be given for goods originally purchased with Visa/MasterCard/Bankcard.
- The credit voucher is filled out in the same way as the sales voucher.

What if a customer wants to return goods for a refund?
Prepare the credit voucher for the full amount of the return.

What if a customer wants to exchange for goods of greater value?
Prepare a sales voucher for the difference between the original purchase and the new purchase. Mark the sales voucher "exchange".

What if a customer wants to exchange goods of lesser value?
Prepare a credit voucher for the difference between the original purchase and the new purchase. No cash refunds are permitted.

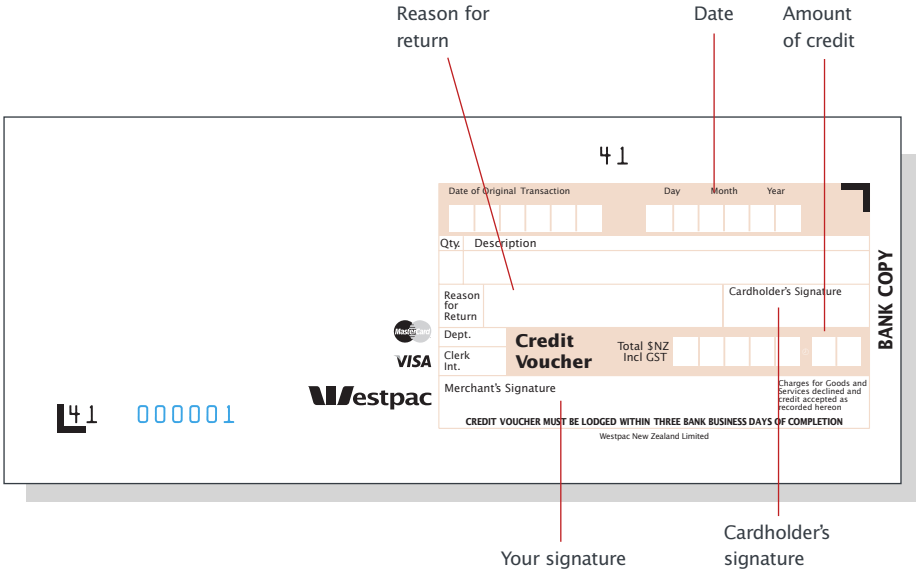
What if a customer wants to exchange for goods of same value?
There is no need to prepare a sales or a credit voucher.

Electronic refund facility

This is the electronic processing of refunds (transaction credits) through your EFTPOS terminal and is available on request.

- The standard limit set for electronic refunds is $500 each day
- This amount may be increased by applying in writing to us
- For further information please contact Merchant Assist on 0800 888 066.

Westpac
CREDIT VOUCHER
MasterCard
VISA
GRIP TOP
COPY ONLY
Do Not Remove This Cover Sheet Until After Imprinting
189OWP 11-06
Westpac New Zealand Limited


Reason for return
Date
Amount of credit
41
Date of Original Transaction
Day
Month
Year
Qty.
Description
Reason for Return
Cardholder's Signature
Dept.
Clerk Int.
Credit Voucher
Total $NZ Incl GST
BANK COPY
Merchant's Signature
Charges for Goods and Services declined and credit accepted as recorded hereon
CREDIT VOUCHER MUST BE LODGED WITHIN THREE BANK BUSINESS DAYS OF COMPLETION
Westpac New Zealand Limited
41
000001
Your signature
Cardholder's signature

Suspicious transactions

There may be occasions when a sale should not proceed, such as:

- The customer's signature on the sales voucher does not match with the signature on the card
- When you have reason to believe your customer is not genuine or you suspect the card is stolen
- The card is not current or has expired
- In these circumstances, or if you are not completely satisfied with the sale for any reason, retain the card and follow these procedures:
  - Auckland free dialling area 0-9-355 1900 or 0800 273 727
  - Press 2 for credit card authorisation
  - Press the # key
  - Enter your full 14 digit merchant number or your PIN
  - Press the # key
  - Press 8 for suspicious card. You will be transferred to a customer services representative.

    Advise us that this is a "code 10" call. We will let you know the procedures to follow.

    We offer a reward for those cards being used fraudulently that are recovered and returned. Merchants will receive confirmation by post of confirmed code 10 calls.

Other information

Floor limit

Your approved floor limit is recorded on page 2 of this guide.

It is assessed and allocated individually for each merchant and set at levels which will take account of the majority of sales which your business is likely to have.

Authorisation must be obtained for all transactions where the total amount **exceeds** the floor limit (i.e. part cash, part credit card).

Transactions which exceed your floor limit must **not** be split into smaller transactions to avoid the need for authorisation. Split sales may be charged back to your account.

Floor limits must never be disclosed to cardholders.

Internet transactions

Internet may be used to process transactions for your business.

There are many options available and your Westpac merchant services consultant can discuss these with you.

Some types of industries or businesses may attract a redeemable bond which will be held by Westpac on your behalf.

For more information please phone Merchant Assist 0800 888 066 and your merchant services consultant will be able to advise you on internet processing with Westpac.

Note: You cannot process internet transactions with Westpac without our prior written authority and fulfilment of the current Westpac criteria.

Merchant facility charges

- Merchant establishment charge:

  Establishment charge (once only each time facility opened) $.....

- Mail order/telephone order establishment charge:

  Establishment charge (once only each time facility opened) $.....

- Merchant service fee:

  This is determined from the merchant service fee schedule, using your monthly volume and average sales amount. This is subject to the minimum monthly service fee as specified in the merchant services fee schedule. The minimum fee also applies in months where no transaction activity has occurred.

  - The current rate is shown on each monthly statement.
  - The merchant service fee will be charged to your bank account each month.
  - A copy of the merchant service fee schedule is enclosed inside the back cover of this guide.

Westpac reserves the right to vary fees from time to time.

What if you want to change your details?

Please contact Merchant Assist on 0800 888 066. We can help you with any of the following:

- Change of bank account
- Change of trading name
- Change of ownership
- Change of address.

Debit card transactions – EFTPOS

You can only do debit card transactions through EFTPOS.

These transactions are covered in your Paymark agreement and your EFTPOS terminal user's manual from your EFTPOS terminal supplier.

If the system is unavailable please follow the off-line procedures for debit cards in this guide on page 23. Off-line vouchers can be used for purchases up to $300.

Your zip-zap machine

In the event your zip-zap becomes faulty please call Merchant Assist on 0800 888 066. Until your zip-zap is replaced please follow these procedures:

- Write the cardholder's name, number and card expiry date in full on the sales voucher where these details would normally be printed
- Complete the sales voucher in the normal manner.

Records

All your records (such as sales credit and off-line vouchers, merchant summaries and transaction schedules) shall at all times be made available for inspection by Westpac.

These records must be retained for a minimum of 18 months from the date of the transaction. Failure to be able to produce the merchant copy of sales and credit vouchers, merchant summaries and transaction schedules may result in chargebacks to your merchant account.

Rewards for card recovery

If a cardholder leaves a card by mistake at your premises, cut the card in two pieces and return it to us with your name and address details to:

Westpac
Private Bag 92503
Wellesley Street
Auckland.

You will receive a $10 reward by cheque in approximately three weeks time.

Tipping facility on EFTPOS terminals

This facility will appeal to the restaurant and hotel businesses. Please contact your terminal supplier for advice on the software packages best suited to your business.

Accommodation guide

An accommodation guide is available for the hotel/motel industry. Some of the services provided are:

- Advance deposit
- Express check out
- Guaranteed reservations.

If you would like to apply or would like further information please contact Merchant Assist on 0800 888 066 for a copy of the accommodation guide and the accommodation agreement.

Information on chargebacks

If you process a credit card transaction that is in breach of the Westpac merchant agreement, you may be charged back for the value of the transaction. Chargebacks are usually debited to your nominated bank account. Chargebacks can be returned to your account up to 120 days after banking.
Note: Any chargeback debited to your bank account will be advised to you in writing.
The most common reasons a chargeback can happen are as follows:

1. Depositing Diners Club or American Express sales with your merchant sales vouchers
2. Accepting cards before "valid from" date or after expiry date
3. Submitting sales vouchers that are illegible, incomplete, unsigned or do not bear the card imprint, except for mail order and telephone order transactions
4. Failing to get an authorisation for sales over your floor limit
5. Making a sale when the cardholder's signature does not match the signature on the card
6. Allowing sales that exceed your floor limit to be 'split' into smaller transactions to avoid getting authorisation
7. If the cardholder disputes that the transaction has taken place without the cardholder's knowledge or authority
8. Making an alteration to the amount of a sales or credit voucher without the cardholder's authority
9. When items are returned and a credit voucher issued has not appeared on the cardholder's statement
10. When a cardholder states that goods or services were not delivered by the merchant as agreed
11. When a cardholder has been charged twice or more for the same transaction
12. Failing to supply 'proof of purchase' documents for transactions, when requested by Westpac
13. 'Card not present' mail/telephone/internet transactions. The cardholder may dispute these transactions (if card not present, liability is with the merchant).

Westpac New Zealand Limited

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